

B1 (Official Form 1) (12/11)

United States Bankruptcy Court DISTRICT OF NEBRASKA LINCOLN DIVISION				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Ramirez, Santos Domingo			Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-8021			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):		
Street Address of Debtor (No. and Street, City, and State): 1502 3rd Ave Scottsbluff, Ne, 69361			Street Address of Joint Debtor (No. and Street, City, and State):		
ZIP CODE			ZIP CODE		
County of Residence or of the Principal Place of Business: Scotts Bluff			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address): 1502 3rd Ave Scottsbluff			Mailing Address of Joint Debtor (if different from street address):		
ZIP CODE			ZIP CODE		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIP CODE					
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).		Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box: Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

B1 (Official Form 1) (12/11)

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Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Santos Domingo Ramirez	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). <div style="display: flex; justify-content: space-between;"> <div> X <u>/s/ Eric M. Stott</u> Eric M. Stott </div> <div style="text-align: right;"> <u>10/15/2012</u> Date </div> </div>	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: right; margin-right: 100px;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: right; margin-right: 100px;"> _____ (Address of landlord) </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition*(This page must be completed and filed in every case)*Name of Debtor(s): **Santos Domingo Ramirez****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Santos Domingo Ramirez**Santos Domingo Ramirez****X** __________
Telephone Number (If not represented by attorney)10/15/2012_____
Date**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)



I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.



Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)_____
Date**Signature of Attorney*****X** /s/ Eric M. Stott**Eric M. Stott**Bar No. **23565****Law Office of Eric M. Stott****615 S. Beltline Hwy W.****Suite 8****Scottsbluff, NE 69361**Phone No. **(308) 633-2813**Fax No. **(877) 323-9723**10/15/2012_____
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____

Signature of Authorized Individual

Printed Name of Authorized Individual_____
Title of Authorized Individual_____
Date**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer_____
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)_____
Address**X** __________
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION

In re: **Santos Domingo Ramirez**

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION

In re: **Santos Domingo Ramirez**

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Santos Domingo Ramirez
Santos Domingo Ramirez

Date: 10/15/2012

In re **Santos Domingo Ramirez**

Case No. _____
(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
1502 3rd Ave, Scottsbluff, Ne Single famiy residence, built in 1910, with 4 bedrooms 2 baths. 1178 square feet of living space on a 7000 sqaure foot lot.	Homestead	-	\$70,337.00	\$52,860.05
Total:			\$70,337.00	

(Report also on Summary of Schedules)

In re Santos Domingo Ramirez

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account with First National Bank North Platte	-	\$37.83
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Stove Refrigerator Washer/Dryer Microwave Cooking Utensils Silverware/Flatware Cookware Living Room Furniture Dining Room Furniture Tables and Chairs Television VCR(s) DVD(s) Bedroom Furniture Dressers/Nightstands Lamps and Accessories Computer Computer Printer	-	\$635.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			

In re **Santos Domingo Ramirez**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
6. Wearing apparel.		Clothing	-	\$120.00
7. Furs and jewelry.		Watch	-	\$25.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

In re **Santos Domingo Ramirez**

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY*Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			

In re **Santos Domingo Ramirez**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1992 Mazda B2600 2 door with 140,000 miles	-	\$807.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Santos Domingo Ramirez**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.		Rioby Tool Set Drill Saw Battery Craftsman 20 pc set Lawnmower Yard Equipment	-	\$125.00
		Straight Talk Cell Phone	-	\$30.00
4 continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)				Total > \$1,779.83

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re **Santos Domingo Ramirez**

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☐ 11 U.S.C. § 522(b)(2)
☒ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking Account with First National Bank North Platte	Neb. Rev. Stat. § 25-1552	37.83	\$37.83
Stove	Neb. Rev. Stat. § 25-1556(3)	635	\$635.00
Refrigerator			
Washer/Dryer			
Microwave			
Cooking Utensils			
Silverware/Flatware			
Cookware			
Living Room Furniture			
Dining Room Furniture			
Tables and Chairs			
Television			
VCR(s)			
DVD(s)			
Bedroom Furniture			
Dressers/Nightstands			
Lamps and Accessories			
Computer			
Computer Printer			
Clothing	Neb. Rev. Stat. § 25-1556(2)	100% of FMV	\$120.00
Watch	Neb. Rev. Stat. § 25-1556(1)	100% of FMV	\$25.00
1992 Mazda B2600 2 door with 140,000 miles	Neb. Rev. Stat. § 25-1556(4)	807.00	\$807.00
Rioby Tool Set	Neb. Rev. Stat. § 25-1552	125	\$125.00
Drill			
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$1,749.83	\$1,749.83

In re Santos Domingo Ramirez

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<div> <div>Saw</div> <div>Battery</div> <div>Craftsman 20 pc set</div> <div>Lawnmower</div> <div>Yard Equipment</div> </div> <div>Straight Talk Cell Phone</div>	Neb. Rev. Stat. § 25-1552	30	\$30.00
		\$1,779.83	\$1,779.83

B6D (Official Form 6D) (12/07)
In re **Santos Domingo Ramirez**

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:		DATE INCURRED: 8/2008 NATURE OF LIEN: Homestead COLLATERAL: 1502 3rd Ave, Scottsbluff, Ne REMARKS:				\$52,860.05	
Kenneth A and Judy Trevithick 1201 Ave C Scottsbluff, Ne, 69361	-	VALUE: \$70,337.00					
Subtotal (Total of this Page) >						\$52,860.05	\$0.00
Total (Use only on last page) >						\$52,860.05	\$0.00

No continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (04/10)

In re **Santos Domingo Ramirez**

Case No. _____
(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

** Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

In re **Santos Domingo Ramirez**

Case No. _____
(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Administrative allowances
------------------	---------------------------

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Law Office of Eric M. Stott 615 S. Beltline Hwy W. Suite 8 Scottsbluff, NE 69361	-	DATE INCURRED: 10/03/2012 CONSIDERATION: Attorney Fees REMARKS:				\$1,200.00	\$1,200.00	\$0.00

Sheet no. <u>1</u> of <u>1</u> continuation sheets	Subtotals (Totals of this page) >	\$1,200.00	\$1,200.00	\$0.00
attached to Schedule of Creditors Holding Priority Claims	Total >	\$1,200.00		
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)				
Totals >			\$1,200.00	\$0.00
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)				

B6F (Official Form 6F) (12/07)

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In re **Santos Domingo Ramirez**Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xx8565 ACCELERATED RECEIVABLES 2223 BROADWAY SCOTTSBLUFF, NE 69361	-	DATE INCURRED: 03/10 CONSIDERATION: Collecting for - Grace Blake REMARKS:				\$357.00
ACCT #: xxxxxxxx2172**** American Express PO Box 981537 El Paso, Tx, 79998-1537	-	DATE INCURRED: 05/06/05 CONSIDERATION: Credit Card REMARKS:				\$6,439.00
ACCT #: xxxxxxxx6822**** American Express PO Box 981537 El Paso, Tx, 79998-1537	-	DATE INCURRED: 02/01/99 CONSIDERATION: Credit Card REMARKS:				\$32,387.00
ACCT #: xxxxxxxx-3961**** Asset Acceptance LLC P.O. Box 2036 Warren, MI 48090-2036	-	DATE INCURRED: 06/03/09 CONSIDERATION: Collection Account REMARKS:				\$680.00
ACCT #: xxx0570 Asset Acceptance LLC P.O. Box 2036 Warren, MI 48090-2036	-	DATE INCURRED: 11/2010 CONSIDERATION: Judgment REMARKS:				\$818.00
ACCT #: x1515**** BAC Home LNS LP/CTRYWDE 450 American St Simi Valley, Ca, 930656285	-	DATE INCURRED: 10/05 CONSIDERATION: Foreclosed Property REMARKS:				Unknown
Subtotal >						\$40,681.00
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Santos Domingo Ramirez**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Bank Of America PO Box 15026 Wilmington, De, 19850-5026	-	DATE INCURRED: 05/01/2005 CONSIDERATION: Credit Card REMARKS:				\$2,000.00
ACCT #: xxxxxxxx9973**** Bank Of America PO Box 15026 Wilmington, De, 19850-5026	-	DATE INCURRED: 05/05 CONSIDERATION: Credit Card REMARKS:				\$6,077.00
ACCT #: xxxxxxxx9973 Bank of America PO Box 982235 El Paso, Tx, 79998	-	DATE INCURRED: 05/05 CONSIDERATION: Notice Only REMARKS:				\$0.00
ACCT #: 1259**** Cavalry Portfolio Services 500 Summit Lake Drive Valhalla, NY, 10595	-	DATE INCURRED: 01/06 CONSIDERATION: Collecting for - REMARKS: Collecting for Sprint PCS				\$1,684.00
ACCT #: xxxxxxxx1615**** CITIFINANCIAL 605 Munn Road Attn: C/S Care Dept Fort Mill, SC, 29715	-	DATE INCURRED: 01/01/06 CONSIDERATION: Credit Card REMARKS:				\$7,482.00
ACCT #: 3359**** Credit Management 17070 Dallas Pkwy Dallas, Tx, 75248-1950	-	DATE INCURRED: 01/07 CONSIDERATION: Collecting for - Bright House Networks REMARKS:				\$328.00

Sheet no. 1 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$17,571.00**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

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In re **Santos Domingo Ramirez**Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxx0357**** EMC Mortgage 511 E John Carpenter Fwy No 500 Irving, TX, 75062-3958	-	DATE INCURRED: 12/05 CONSIDERATION: Bank loan REMARKS:				Unknown
ACCT #: xxxxxxxx7668**** FIRST PREMIER 3820 N Louise Ave Sioux Falls, SD 571070145	-	DATE INCURRED: 04/06 CONSIDERATION: Credit Card REMARKS:				\$568.00
ACCT #: xxxxxxxx9346**** GECRB/DILLARDS P.O. Box 965024 Orlando, FL, 32896-5024	-	DATE INCURRED: 12/05 CONSIDERATION: Store Account REMARKS:				\$834.00
ACCT #: xxxxxxxx0583**** GECRB/OLD NAVY P.O. Box 965005 Orlando, FL, 32896-5005	-	DATE INCURRED: 06/05 CONSIDERATION: Store Account REMARKS:				\$810.00
ACCT #: xxxxxxxxxxxx9954 GTF SERVICES LLC 5005 W 81ST PLACE SUITE 201 WESTMINSTER, CO 80031	-	DATE INCURRED: 11/10 CONSIDERATION: Collecting for - JC Penny REMARKS:				\$1,504.00
Representing: GTF SERVICES LLC		GECRB/JC PENNEYS PO Box 965005 Orlando , FL-328965005				Notice Only

Sheet no. 2 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$3,716.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Santos Domingo Ramirez**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx7294 GTF SERVICES LLC 5005 W 81ST PLACE SUITE 201 WESTMINSTER, CO 80031	-	DATE INCURRED: 11/10 CONSIDERATION: Collecting for - GE Money Kirkland REMARKS:				\$358.00
Representing: GTF SERVICES LLC		GEICB/KIRKLANDS P.O. Box 965005 Orlando, FL, 32896-5005				Notice Only
ACCT #: xxxxxxxxxxxx5687 GTF SERVICES LLC 5005 W 81ST PLACE SUITE 201 WESTMINSTER, CO 80031	-	DATE INCURRED: 11/10 CONSIDERATION: Collection Account REMARKS:				\$1,353.00
Representing: GTF SERVICES LLC		GE Money Sams Club PO Box 965005 Orlando, FL, 328965005				Notice Only
ACCT #: xxxxxxxx1027**** HOUSEHOLD CREDIT SERVICES PO Box 98706 Las Vegas , NV-891938706	-	DATE INCURRED: 07/03 CONSIDERATION: Credit Card REMARKS:				\$431.00
ACCT #: xxxxxxxx0428**** HOUSEHOLD CREDIT SERVICES PO Box 98706 Las Vegas , NV-891938706	-	DATE INCURRED: 03/03 CONSIDERATION: Credit Card REMARKS:				\$610.00
Subtotal >						\$2,752.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Sheet no. 3 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

B6F (Official Form 6F) (12/07) - Cont.

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In re **Santos Domingo Ramirez**Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: x4193**** Lane Bryant Retail PO Box 182789 Columbus, Oh, 43218-2789	-	DATE INCURRED: 05/05 CONSIDERATION: Notice Only REMARKS:				\$0.00
ACCT #: xxxxxxxx7164**** LB Retail 450 Winks Lane Data Reporting Bensalem, Pa, 19020	-	DATE INCURRED: 05/05 CONSIDERATION: Credit Card REMARKS:				\$560.00
ACCT #: xxxxxxxx7668**** LVNV FUNDING LLC PO BOX 10584 Greenville, SC 296030584	-	DATE INCURRED: 09/23/11 CONSIDERATION: Collection Account REMARKS:				\$836.00
ACCT #: xxxxxxxx9346**** LVNV FUNDING LLC PO BOX 10584 Greenville, SC 296030584	-	DATE INCURRED: 05/28/08 CONSIDERATION: Factoring Company REMARKS:				\$1,300.00
ACCT #: xxxxxxxx4780**** LVNV FUNDING LLC PO BOX 10584 Greenville, SC 296030584	-	DATE INCURRED: 04/29/08 CONSIDERATION: Factoring Company REMARKS:				\$1,372.00
ACCT #: xxx0766 LVNV FUNDING LLC PO BOX 10584 Greenville, SC 296030584	-	DATE INCURRED: 06/10 CONSIDERATION: Judgment REMARKS:				\$834.00

Sheet no. 4 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$4,902.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
 In re **Santos Domingo Ramirez**

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx4807**** Merrick Bank PO Box 9201 Old Bethpage, Ny, 11804-9001	-	DATE INCURRED: 11/25/03 CONSIDERATION: Credit Card REMARKS:				\$2,354.00
ACCT #: xx2902**** MIDLAND CREDIT MGMT INC 8875 Aero Dr Ste 200 San Diego , CA-921232255	-	DATE INCURRED: 10/17/2008 CONSIDERATION: Factoring Company REMARKS:				\$1,513.00
Representing: MIDLAND CREDIT MGMT INC		HSBC BANK PO BOX 5253 CAROL STREAM, IL 60197				Notice Only
ACCT #: xx4425**** MIDLAND CREDIT MGMT INC 8875 Aero Dr Ste 200 San Diego , CA-921232255	-	DATE INCURRED: 12/06/11 CONSIDERATION: Factoring Company REMARKS: Original Creditor is EMBARQ				\$664.00
ACCT #: xx2944**** MIDLAND CREDIT MGMT INC 8875 Aero Dr Ste 200 San Diego , CA-921232255	-	DATE INCURRED: 11/07/08 CONSIDERATION: Factoring Company REMARKS:				\$1,163.00
Representing: MIDLAND CREDIT MGMT INC		HSBC BANK PO BOX 5253 CAROL STREAM, IL 60197				Notice Only
Sheet no. <u>5</u> of <u>8</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$5,694.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

B6F (Official Form 6F) (12/07) - Cont.

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In re **Santos Domingo Ramirez**Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx4265**** NELNET Tpd Servicing 3015 S. Parker Rd Ste 400 Aurora, Co, 800142904	-	DATE INCURRED: 03/96 CONSIDERATION: Student loan REMARKS:				\$20,350.00
ACCT #: xxxxx1803**** New South Federal Savings 425 Phillips Blvd Ewing, NJ, 08618-1430	-	DATE INCURRED: 07/01/05 CONSIDERATION: Bank loan REMARKS:				\$11,529.00
ACCT #: xxxxx1618**** North American Credit Serv 2810 Walker Rd Chattanooga, TN, 37421-1082	-	DATE INCURRED: 04/06 CONSIDERATION: Health Care REMARKS:				\$49.00
ACCT #: xxxxx1810 North Star Capital Acquisitions 170 No Pointe Parkway # 300 Amherst, NY 14228-1991	-	DATE INCURRED: 12/08 CONSIDERATION: Judgment REMARKS:				\$1,701.00
ACCT #: xxxxx0680**** ONEWEST BANK 6900 Beatrice Dr Kalamazoo, MI, 49009-9559	-	DATE INCURRED: 12/05 CONSIDERATION: Bank loan REMARKS:				Unknown
ACCT #: xxxxxxxx0136**** Online Collections GRVL 202 Firetower Rd Winterville, NC, 28590-8412	-	DATE INCURRED: 07/06 CONSIDERATION: Utilities REMARKS:				\$368.00

Sheet no. 6 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$33,997.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

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In re **Santos Domingo Ramirez**Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx1482 PANHANDLE COLLECTIONS P.O. Box 1408 1512 1ST AVE SCOTTSBLUFF, NE 69363-1408	-	DATE INCURRED: 02/09 CONSIDERATION: Judgment REMARKS:				\$378.00
ACCT #: xxxxx-xxxxxx7164**** PORTFOLIO RECOVERY ASSOC Riverside Commerce Center 120 Corporate Blvd Ste 100 Norfolk, VA 235024962	-	DATE INCURRED: 04/29/10 CONSIDERATION: Factoring Company REMARKS: Original Creditor is WORLD FINANCIAL NETWORK NATL B				\$455.00
ACCT #: xxx6855**** RJM Acquisitions 575 Underhill BLVD Ste 224 Syosset, NY, 11791	-	DATE INCURRED: 12/11 CONSIDERATION: Collection Account REMARKS: Original Creditor is Bank of America Checking Account				\$299.00
ACCT #: xxxxxxx5324 RJM Acquisitions 575 Underhill BLVD Ste 224 Syosset, NY, 11791	-	DATE INCURRED: 01/09 CONSIDERATION: Collection Account REMARKS: Original Creditor is Target Stores - Retailers Nati				\$312.00
ACCT #: xx3602**** Shell/Citibank CBNA PO Box 6497 Citicbank Credit Bureau Dispute Sioux Falls, Sd, 57117-6497	-	DATE INCURRED: 06/01/03 CONSIDERATION: Credit Card REMARKS:				\$981.00
ACCT #: 751 Sound Credit Services 2806 Colby Ave Everett, Wa, 98201	-	DATE INCURRED: 09/08 CONSIDERATION: Collection Account REMARKS: Original Creditor is Brooks Lee Modern Investment				\$10,093.00

Sheet no. 7 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$12,518.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

Document Page 25 of 77

In re **Santos Domingo Ramirez**Case No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: xxxxxxxx6501**** US Department of Education 101 Marietta Tower Ste 423 Atlanta, GA, 30323-0001	-	DATE INCURRED: 03/01/1996 CONSIDERATION: Student loan REMARKS:				\$23,472.00	
ACCT #: x x x-xxxxxx021D**** US Department of Education 830 First St E Room 44F3 Union Center Plaza 4th Fl Washington, DC, 20202-0001	-	DATE INCURRED: 11/09 CONSIDERATION: Student loan REMARKS:				Unknown	
ACCT #: x9435**** WFFNB/VS PO Box 182789 Columbus, Oh, 43218-2789	-	DATE INCURRED: 06/05 CONSIDERATION: Store Account REMARKS:				Unknown	
ACCT #: xxxxxxxx7164**** WFFNB?LANE BRYANT PO BOX Columbus, Oh, 432182789	-	DATE INCURRED: 05/05 CONSIDERATION: Store Account REMARKS:				\$455.00	
Sheet no. <u>8</u> of <u>8</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	\$23,927.00
						Total >	\$145,758.00

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re **Santos Domingo Ramirez**

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re **Santos Domingo Ramirez**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None.

IN RE: **Santos Domingo Ramirez**

Case No. _____
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$584.24
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$250.00 \$125.00 \$45.00
3. Home maintenance (repairs and upkeep)	\$70.00
4. Food	\$150.00
5. Clothing	\$5.00
6. Laundry and dry cleaning	\$25.00
7. Medical and dental expenses	\$120.00
8. Transportation (not including car payments)	\$60.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other: Taxes for house	\$114.83 \$50.00 \$15.00 \$60.00 \$99.15
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$1,773.22
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$2,100.10
b. Average monthly expenses from Line 18 above	\$1,773.22
c. Monthly net income (a. minus b.)	\$326.88

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT
 DISTRICT OF NEBRASKA
 LINCOLN DIVISION**

In re **Santos Domingo Ramirez**

Case No.

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$70,337.00		
B - Personal Property	Yes	5	\$1,779.83		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1			\$52,860.05
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$1,200.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9			\$145,758.00
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			
J - Current Expenditures of Individual Debtor(s)	Yes	1			
TOTAL		24	\$72,116.83	\$199,818.05	

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEBRASKA

LINCOLN DIVISION

In re Santos Domingo Ramirez

Case No.

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$43,822.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$43,822.00

State the following:

Average Income (from Schedule I, Line 16)	\$2,100.10
Average Expenses (from Schedule J, Line 18)	\$1,773.22
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$1,968.08

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$1,200.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$145,758.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$145,758.00

B6 Declaration (Official Form 6 - Declaration) (12/07)
In re **Santos Domingo Ramirez**

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **26** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **10/15/2012**

Signature **/s/ Santos Domingo Ramirez**
Santos Domingo Ramirez

Date _____

Signature _____

[If joint case, both spouses must sign.]

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION

10/15/2012 08:20:58am

In re: **Santos Domingo Ramirez**Case No. _____
(if known)**STATEMENT OF FINANCIAL AFFAIRS****1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$2,472.48	Valet job at Regional West Medical Center

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$14,004	2012 year to date Social Security benefits
\$19,008	Social Security Disability.

3. Payments to creditors**Complete a. or b., as appropriate, and c.**

None ☒ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION

In re: **Santos Domingo Ramirez**

Case No. _____

(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Hail Damage to principal residence \$5300	Hail Damage to Home covered in whole by insurance	6/19/2012

9. Payments related to debt counseling or bankruptcy

None ☒ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION

In re: **Santos Domingo Ramirez**

Case No. _____

(if known)

STATEMENT OF FINANCIAL AFFAIRS*Continuation Sheet No. 2*

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Document Page 36 of 77
UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION

In re: **Santos Domingo Ramirez**

Case No. _____

(if known)

STATEMENT OF FINANCIAL AFFAIRS*Continuation Sheet No. 3*

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

☒ Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is

☒ or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None
☒ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None
☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None
☒ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None
☒ b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None
☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None
☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION

In re: **Santos Domingo Ramirez**

Case No. _____

(if known)

STATEMENT OF FINANCIAL AFFAIRS*Continuation Sheet No. 4*

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

- None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

- None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds

- None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION

10/15/2012 08:20:58am

In re: **Santos Domingo Ramirez**Case No. _____
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 5*

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/15/2012Signature /s/ Santos Domingo Ramirez
of Debtor Santos Domingo Ramirez

Date _____

Signature _____
of Joint Debtor
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION

In re **Santos Domingo Ramirez**

Case No. _____

Chapter 13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

<u>Santos Domingo Ramirez</u>	X <u>/s/ Santos Domingo Ramirez</u>	<u>10/15/2012</u>
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) _____	X _____	_____
	Signature of Joint Debtor (if any)	Date

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Eric M. Stott, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Eric M. Stott

Eric M. Stott, Attorney for Debtor(s)
Bar No.: 23565
Law Office of Eric M. Stott
615 S. Beltline Hwy W.
Suite 8
Scottsbluff, NE 69361
Phone: (308) 633-2813
Fax: (877) 323-9723
E-Mail: eric@stottlaw.com

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION

IN RE: **Santos Domingo Ramirez**

CASE NO

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u>\$1,800.00</u>
Prior to the filing of this statement I have received:	<u>\$600.00</u>
Balance Due:	<u>\$1,200.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

10/15/2012

Date

/s/ Eric M. Stott

Eric M. Stott
Law Office of Eric M. Stott
615 S. Beltline Hwy W.
Suite 8
Scottsbluff, NE 69361
Phone: (308) 633-2813 / Fax: (877) 323-9723

Bar No. 23565

/s/ Santos Domingo Ramirez

Santos Domingo Ramirez

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION**

IN RE: **Santos Domingo Ramirez**

CASE NO

CHAPTER **13**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 10/15/2012

Signature /s/ Santos Domingo Ramirez
Santos Domingo Ramirez

Date _____

Signature _____

/s/ Eric M. Stott
Eric M. Stott
23565
Law Office of Eric M. Stott
615 S. Beltline Hwy W.
Suite 8
Scottsbluff, NE 69361
(308) 633-2813

ACCELERATED RECEIVABLES
2223 BROADWAY
SCOTTSBLUFF, NE 69361

American Express
PO Box 981537
El Paso, Tx, 79998-1537

Asset Acceptance LLC
P.O. Box 2036
Warren, MI 48090-2036

BAC Home LNS LP/CTRYWDE
450 American St
Simi Valley, Ca, 930656285

Bank Of America
PO Box 15026
Wilmington, De, 19850-5026

Bank of America
PO Box 982235
El Paso, Tx, 79998

Cavalry Portfolio Services
500 Summit Lake Drive
Valhalla, NY, 10595

CITIFINANCIAL
605 Munn Road
Attn: C/S Care Dept
Fort Mill, SC, 29715

Credit Management
17070 Dallas Pkwy
Dallas, Tx, 75248-1950

EMC Mortgage
511 E John Carpenter Fwy
No 500
Irving, TX, 75062-3958

FIRST PREMIER
3820 N Louise Ave
Sioux Falls, SD 571070145

GE Money Sams Club
PO Box 965005
Orlando, Fl, 328965005

GECRB/DILLARDS
P.O. Box 965024
Orlando, Fl, 32896-5024

GECRB/JC PENNEYS
PO Box 965005
Orlando , FL-328965005

GECRB/KIRKLANDS
P.O. Box 965005
Orlando, Fl, 32896-5005

GECRB/OLD NAVY
P.O. Box 965005
Orlando, Fl, 32896-5005

GTF SERVICES LLC
5005 W 81ST PLACE
SUITE 201
WESTMINSTER, CO 80031

HOUSEHOLD CREDIT SERVICES
PO Box 98706
Las Vegas , NV-891938706

HSBC BANK
PO BOX 5253
CAROL STREAM, IL 60197

Kenneth A and Judy Trevithick
1201 Ave C
Scottsbluff, Ne, 69361

Lane Bryant Retail
PO Box 182789
Columbus, Oh, 43218-2789

Law Office of Eric M. Stott
615 S. Beltline Hwy W.
Suite 8
Scottsbluff, NE 69361

LB Retail
450 Winks Lane
Data Reporting
Bensalem, Pa, 19020

LVNV FUNDING LLC
PO BOX 10584
Greenville, SC 296030584

Merrick Bank
PO Box 9201
Old Bethpage, Ny, 11804-9001

MIDLAND CREDIT MGMT INC
8875 Aero Dr Ste 200
San Diego , CA-921232255

NELNET
Tpd Servicing
3015 S. Parker Rd Ste 400
Aurora, Co, 800142904

New South Federal Savings
425 Phillips Blvd
Ewing, NJ, 08618-1430

North American Credit Serv
2810 Walker Rd
Chattanooga, TN, 37421-1082

North Star Capital Acquisitions
170 No Pointe Parkway # 300
Amherst, NY 14228-1991

ONEWEST BANK
6900 Beatrice Dr
Kalamazoo, MI, 49009-9559

Online Collections GRVL
202 Firetower Rd
Winterville, NC, 28590-8412

PANHANDLE COLLECTIONS
P.O. Box 1408
1512 1ST AVE
SCOTTSBLUFF, NE 69363-1408

PORTFOLIO RECOVERY ASSOC
Riverside Commerce Center
120 Corporate Blvd Ste 100
Norfolk, VA 235024962

RJM Acquisitions
575 Underhill BLVD Ste 224
Syosset, NY, 11791

Scotts Bluff County Attorney
1725 10th Street
Gering, NE 69341

Scotts Bluff County Treasurer
Administration Bldg. - 1st Floor
1825 10th Street
Gering, NE 69341

Shell/Citibank CBNA
PO Box 6497
Citibank Credit Bureau Dispute
Sioux Falls, Sd, 57117-6497

Sound Credit Services
2806 Colby Ave
Everett, Wa, 98201

US Department of Education
101 Marietta Tower Ste 423
Atlanta, GA, 30323-0001

US Department of Education
830 First St E Room 44F3
Union Center Plaza 4th Fl
Washington, DC, 20202-0001

WFFNB/VS
PO Box 182789
Columbus, Oh, 43218-2789

WFFNB?LANE BRYANT
PO BOX
Columbus, Oh, 432182789

ACCELERATED RECEIVABLES
2223 BROADWAY
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El Paso, Tx, 79998-1537

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Warren, MI 48090-2036

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Orlando, Fl, 32896-5024

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Simi Valley, Ca, 930656285

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Orlando , FL-328965005

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Greenville, SC 296030584

Bank Of America
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Wilmington, De, 19850-5026

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Orlando, Fl, 32896-5005

Merrick Bank
PO Box 9201
Old Bethpage, Ny, 11804-9001

Bank of America
PO Box 982235
El Paso, Tx, 79998

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P.O. Box 965005
Orlando, Fl, 32896-5005

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San Diego , CA-921232255

Cavalry Portfolio Services
500 Summit Lake Drive
Valhalla, NY, 10595

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WESTMINSTER, CO 80031

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Tpd Servicing
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Attn: C/S Care Dept
Fort Mill, SC, 29715

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Las Vegas , NV-891938706

New South Federal Savings
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Ewing, NJ, 08618-1430

Credit Management
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Dallas, Tx, 75248-1950

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PO BOX 5253
CAROL STREAM, IL 60197

North American Credit Serv
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Chattanooga, TN, 37421-1082

EMC Mortgage
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No 500
Irving, TX, 75062-3958

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Sioux Falls, Sd, 57117-6497

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2806 Colby Ave
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US Department of Education
101 Marietta Tower Ste 423
Atlanta, GA, 30323-0001

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION**

IN RE: **Santos Domingo Ramirez**

CASE NO

CHAPTER **13****SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)****Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
N/A	Real Property.	\$70,337.00	\$52,860.05	\$17,476.95	\$0.00	\$17,476.95
1.	Cash on hand.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.	Checking, savings or other financial accounts, CD's or shares in banks...	\$37.83	\$0.00	\$37.83	\$37.83	\$0.00
3.	Security deposits with public utilities, telephone companies, landlords, others.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.	Household goods and furnishings, including audio, video...	\$635.00	\$0.00	\$635.00	\$635.00	\$0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, records....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Wearing apparel.	\$120.00	\$0.00	\$120.00	\$120.00	\$0.00
7.	Furs and jewelry.	\$25.00	\$0.00	\$25.00	\$25.00	\$0.00
8.	Firearms and sports, photographic and other hobby equipment.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Interests in insurance policies.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Annuities.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Education IRAs.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12.	Interests in IRA, ERISA, Keogh...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
13.	Stock and interests in incorporated...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Interests in partnerships....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15.	Government and corporate bonds...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Accounts receivable.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Alimony, maintenance, support, and property settlement to which the.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
18.	Other liquidated debts owed debtor...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Equitable or future interests, life estates, and rights or powers.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Contingent and noncontingent interests in estate of decedent, death benefit....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Other contingent and unliquidated claims of every nature.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION**

IN RE: **Santos Domingo Ramirez**

CASE NO

CHAPTER **13****SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)***Continuation Sheet # 1***Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
22.	Patents, copyrights, and other intellectual property.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Licenses, franchises, and other....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Customer Lists.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Automobiles, trucks, trailers, vehicles...	\$807.00	\$0.00	\$807.00	\$807.00	\$0.00
26.	Boats, motors and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Aircraft and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Office equipment, furnishings...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
29.	Machinery, fixtures used in business.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Inventory.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Animals.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Crops - growing or harvested.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Farming equipment and implements.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Farm supplies, chemicals, and feed.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Other personal property of any kind.	\$155.00	\$0.00	\$155.00	\$155.00	\$0.00
TOTALS:		\$72,116.83	\$52,860.05	\$19,256.78	\$1,779.83	\$17,476.95

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
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Real Property

(None)

Personal Property

(None)

TOTALS:	\$0.00	\$0.00	\$0.00
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Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
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Real Property

1502 3rd Ave, Scottsbluff, Ne	\$70,337.00	\$52,860.05	\$17,476.95	\$17,476.95
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UNITED STATES BANKRUPTCY COURT
 DISTRICT OF NEBRASKA
 LINCOLN DIVISION

IN RE: Santos Domingo Ramirez

CASE NO

CHAPTER 13

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 2

Personal Property

(None)

TOTALS:	\$70,337.00	\$52,860.05	\$17,476.95	\$17,476.95
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Summary	
A. Gross Property Value (not including surrendered property)	\$72,116.83
B. Gross Property Value of Surrendered Property	\$0.00
C. Total Gross Property Value (A+B)	\$72,116.83
D. Gross Amount of Encumbrances (not including surrendered property)	\$52,860.05
E. Gross Amount of Encumbrances on Surrendered Property	\$0.00
F. Total Gross Encumbrances (D+E)	\$52,860.05
G. Total Equity (not including surrendered property) / (A-D)	\$19,256.78
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$19,256.78
J. Total Exemptions Claimed	\$1,779.83
K. Total Non-Exempt Property Remaining (G-J)	\$17,476.95

ACCELERATED RECEIVABLES
2223 BROADWAY
SCOTTSBLUFF, NE 69361

FIRST PREMIER
3820 N Louise Ave
Sioux Falls, SD 571070145

Lane Bryant Retail
PO Box 182789
Columbus, Oh, 43218-2789

American Express
PO Box 981537
El Paso, Tx, 79998-1537

GE Money Sams Club
PO Box 965005
Orlando, Fl, 328965005

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Suite 8
Scottsbluff, NE 69361

Asset Acceptance LLC
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Warren, MI 48090-2036

GECRB/DILLARDS
P.O. Box 965024
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Orlando , FL-328965005

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Greenville, SC 296030584

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Bank of America
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El Paso, Tx, 79998

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500 Summit Lake Drive
Valhalla, NY, 10595

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605 Munn Road
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PO Box 98706
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New South Federal Savings
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Ewing, NJ, 08618-1430

Credit Management
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Dallas, Tx, 75248-1950

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PO BOX 5253
CAROL STREAM, IL 60197

North American Credit Serv
2810 Walker Rd
Chattanooga, TN, 37421-1082

EMC Mortgage
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No 500
Irving, TX, 75062-3958

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North Star Capital
Acquisitions
170 No Pointe Parkway # 300
Amherst, NY 14228-1991

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Eric M. Stott, Bar No. 23565
Law Office of Eric M. Stott
615 S. Beltline Hwy W.
Suite 8
Scottsbluff, NE 69361
(308) 633-2813
Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE

DISTRICT OF NEBRASKA
LINCOLN DIVISION

In re: Case No.:
Santos Domingo Ramirez SSN: **xxx-xx-8021**
SSN: _____

Debtor(s) **Numbered Listing of Creditors**

Address: Chapter: **13**
1502 3rd Ave
Scottsbluff, Ne, 69361

	Creditor name and mailing address	Category of claim	Amount of claim
1.	ACCELERATED RECEIVABLES 2223 BROADWAY SCOTTSBLUFF, NE 69361 xx8565	Unsecured Claim	\$357.00
2.	American Express PO Box 981537 El Paso, Tx, 79998-1537 xxxxxxxx2172****	Unsecured Claim	\$6,439.00
3.	American Express PO Box 981537 El Paso, Tx, 79998-1537 xxxxxxxx6822****	Unsecured Claim	\$32,387.00
4.	Asset Acceptance LLC P.O. Box 2036 Warren, MI 48090-2036 xxxxxxxx-3961****	Unsecured Claim	\$680.00
5.	Asset Acceptance LLC P.O. Box 2036 Warren, MI 48090-2036 xxx0570	Unsecured Claim	\$818.00
6.	BAC Home LNS LP/CTRYWDE 450 American St Simi Valley, Ca, 930656285 x1515****	Unsecured Claim	

in re: **Santos Domingo Ramirez**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
7.	Bank Of America PO Box 15026 Wilmington, De, 19850-5026	Unsecured Claim	\$2,000.00
8.	Bank Of America PO Box 15026 Wilmington, De, 19850-5026 xxxxxxxx9973****	Unsecured Claim	\$6,077.00
9.	Bank of America PO Box 982235 El Paso, Tx, 79998 xxxxxxxx9973	Unsecured Claim	
10.	Cavalry Portfolio Services 500 Summit Lake Drive Valhalla, NY, 10595 1259****	Unsecured Claim	\$1,684.00
11.	CITIFINANCIAL 605 Munn Road Attn: C/S Care Dept Fort Mill, SC, 29715 xxxxxxxx1615****	Unsecured Claim	\$7,482.00
12.	Credit Management 17070 Dallas Pkwy Dallas, Tx, 75248-1950 3359****	Unsecured Claim	\$328.00
13.	EMC Mortgage 511 E John Carpenter Fwy No 500 Irving, TX, 75062-3958 xxxxx0357****	Unsecured Claim	
14.	FIRST PREMIER 3820 N Louise Ave Sioux Falls, SD 571070145 xxxxxxxx7668****	Unsecured Claim	\$568.00
15.	GE Money Sams Club PO Box 965005 Orlando, FL, 328965005	Unsecured Claim	\$0.00

in re: **Santos Domingo Ramirez**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
16.	GECRB/DILLARDS P.O. Box 965024 Orlando, FI, 32896-5024 xxxxxxxx9346****	Unsecured Claim	\$834.00
17.	GECRB/JC PENNEYS PO Box 965005 Orlando , FL-328965005	Unsecured Claim	\$0.00
18.	GECRB/KIRKLANDS P.O. Box 965005 Orlando, FI, 32896-5005	Unsecured Claim	\$0.00
19.	GECRB/OLD NAVY P.O. Box 965005 Orlando, FI, 32896-5005 xxxxxxxx0583****	Unsecured Claim	\$810.00
20.	GTF SERVICES LLC 5005 W 81ST PLACE SUITE 201 WESTMINSTER, CO 80031 xxxxxxxxxxxx9954	Unsecured Claim	\$1,504.00
21.	GTF SERVICES LLC 5005 W 81ST PLACE SUITE 201 WESTMINSTER, CO 80031 xxxxxxxxxxxx7294	Unsecured Claim	\$358.00
22.	GTF SERVICES LLC 5005 W 81ST PLACE SUITE 201 WESTMINSTER, CO 80031 xxxxxxxxxxxx5687	Unsecured Claim	\$1,353.00
23.	HOUSEHOLD CREDIT SERVICES PO Box 98706 Las Vegas , NV-891938706 xxxxxxxx1027****	Unsecured Claim	\$431.00
24.	HOUSEHOLD CREDIT SERVICES PO Box 98706 Las Vegas , NV-891938706 xxxxxxxx0428****	Unsecured Claim	\$610.00

in re: **Santos Domingo Ramirez**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
25.	HSBC BANK PO BOX 5253 CAROL STREAM, IL 60197	Unsecured Claim	\$0.00
26.	Kenneth A and Judy Trevithick 1201 Ave C Scottsbluff, Ne, 69361	Secured Claim	\$52,860.05
27.	Lane Bryant Retail PO Box 182789 Columbus, Oh, 43218-2789 x4193****	Unsecured Claim	
28.	Law Office of Eric M. Stott 615 S. Beltline Hwy W. Suite 8 Scottsbluff, NE 69361	Priority Claim	\$1,200.00
29.	LB Retail 450 Winks Lane Data Reporting Bensalem, Pa, 19020 xxxxxxxx7164****	Unsecured Claim	\$560.00
30.	LVNV FUNDING LLC PO BOX 10584 Greenville, SC 296030584 xxxxxxxx7668****	Unsecured Claim	\$836.00
31.	LVNV FUNDING LLC PO BOX 10584 Greenville, SC 296030584 xxxxxxxx9346****	Unsecured Claim	\$1,300.00
32.	LVNV FUNDING LLC PO BOX 10584 Greenville, SC 296030584 xxxxxxxx4780****	Unsecured Claim	\$1,372.00
33.	LVNV FUNDING LLC PO BOX 10584 Greenville, SC 296030584 xxx0766	Unsecured Claim	\$834.00

in re: **Santos Domingo Ramirez**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
34.	Merrick Bank PO Box 9201 Old Bethpage, Ny, 11804-9001 xxxxxxx4807****	Unsecured Claim	\$2,354.00
35.	MIDLAND CREDIT MGMT INC 8875 Aero Dr Ste 200 San Diego , CA-921232255 xx2902****	Unsecured Claim	\$1,513.00
36.	MIDLAND CREDIT MGMT INC 8875 Aero Dr Ste 200 San Diego , CA-921232255 xx4425****	Unsecured Claim	\$664.00
37.	MIDLAND CREDIT MGMT INC 8875 Aero Dr Ste 200 San Diego , CA-921232255 xx2944****	Unsecured Claim	\$1,163.00
38.	NELNET Tpd Servicing 3015 S. Parker Rd Ste 400 Aurora, Co, 800142904 xxxxxxx4265****	Unsecured Claim	\$20,350.00
39.	New South Federal Savings 425 Phillips Blvd Ewing, NJ, 08618-1430 xxxxx1803****	Unsecured Claim	\$11,529.00
40.	North American Credit Serv 2810 Walker Rd Chattanooga, TN, 37421-1082 xxxxx1618****	Unsecured Claim	\$49.00
41.	North Star Capital Acquisitions 170 No Pointe Parkway # 300 Amherst, NY 14228-1991 xxxx1810	Unsecured Claim	\$1,701.00
42.	ONEWEST BANK 6900 Beatrice Dr Kalamazoo, MI, 49009-9559 xxxxx0680****	Unsecured Claim	

in re: **Santos Domingo Ramirez**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
43.	Online Collections GRVL 202 Firetower Rd Winterville, NC, 28590-8412 xxxxxxx0136****	Unsecured Claim	\$368.00
44.	PANHANDLE COLLECTIONS P.O. Box 1408 1512 1ST AVE SCOTTSBLUFF, NE 69363-1408 xxxx1482	Unsecured Claim	\$378.00
45.	PORTFOLIO RECOVERY ASSOC Riverside Commerce Center 120 Corporate Blvd Ste 100 Norfolk, VA 235024962 xxxxx-xxxxxx7164****	Unsecured Claim	\$455.00
46.	RJM Acquisitions 575 Underhill BLVD Ste 224 Syosset, NY, 11791 xxx6855****	Unsecured Claim	\$299.00
47.	RJM Acquisitions 575 Underhill BLVD Ste 224 Syosset, NY, 11791 xxxxxxx5324	Unsecured Claim	\$312.00
48.	Shell/Citibank CBNA PO Box 6497 Citicbank Credit Bureau Dispute Sioux Falls, Sd, 57117-6497 xx3602****	Unsecured Claim	\$981.00
49.	Sound Credit Services 2806 Colby Ave Everett, Wa, 98201 751	Unsecured Claim	\$10,093.00
50.	US Department of Education 101 Marietta Tower Ste 423 Atlanta, GA, 30323-0001 xxxxxxxxx6501****	Unsecured Claim	\$23,472.00
51.	US Department of Education 830 First St E Room 44F3 Union Center Plaza 4th Fl Washington, DC, 20202-0001 x x x-xxxxxx021D****	Unsecured Claim	

in re: **Santos Domingo Ramirez**

Debtor

Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
52.	WFFNB/VS PO Box 182789 Columbus, Oh, 43218-2789 x9435****	Unsecured Claim	
53.	WFFNB?LANE BRYANT PO BOX Columbus, Oh, 432182789 xxxxxxxx7164****	Unsecured Claim	\$455.00

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Santos Domingo Ramirez** ,
named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*,
consisting of 7 sheets (including this declaration), and that it is true and correct to the best of my information and belief.
the best of my information and belief.

Debtor: /s/ Santos Domingo Ramirez Date: 10/15/2012
Santos Domingo Ramirez

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION

IN RE: **Santos Domingo Ramirez**

CASE NO.

CHAPTER **13**

Certificate of Service

I hereby certify that on the date entered below, true and accurate copies of the foregoing document(s) were served via CM/ECF to the following parties:

Date: 10/15/2012

/s/ Eric M. Stott

Eric M. Stott

Attorney for the Debtor(s)

ACCELERATED RECEIVABLES
xx8565
2223 BROADWAY
SCOTTSBLUFF, NE 69361

Bank Of America
PO Box 15026
Wilmington, De, 19850-5026

EMC Mortgage
xxxxx0357****
511 E John Carpenter Fwy
No 500
Irving, TX, 75062-3958

American Express
xxxxxxxx2172****
PO Box 981537
El Paso, Tx, 79998-1537

Bank Of America
xxxxxxxx9973****
PO Box 15026
Wilmington, De, 19850-5026

FIRST PREMIER
xxxxxxxx7668****
3820 N Louise Ave
Sioux Falls, SD 571070145

American Express
xxxxxxxx6822****
PO Box 981537
El Paso, Tx, 79998-1537

Bank of America
xxxxxxxx9973
PO Box 982235
El Paso, Tx, 79998

GE Money Sams Club
PO Box 965005
Orlando, FL, 328965005

Asset Acceptance LLC
xxxxxxxx-3961****
P.O. Box 2036
Warren, MI 48090-2036

Cavalry Portfolio Services
1259****
500 Summit Lake Drive
Valhalla, NY, 10595

GECRB/DILLARDS
xxxxxxxx9346****
P.O. Box 965024
Orlando, FL, 32896-5024

Asset Acceptance LLC
xxx0570
P.O. Box 2036
Warren, MI 48090-2036

CITIFINANCIAL
xxxxxxxx1615****
605 Munn Road
Attn: C/S Care Dept
Fort Mill, SC, 29715

GECRB/JC PENNEYS
PO Box 965005
Orlando , FL-328965005

BAC Home LNS LP/CTRYWDE
x1515****
450 American St
Simi Valley, Ca, 930656285

Credit Management
3359****
17070 Dallas Pkwy
Dallas, Tx, 75248-1950

GECRB/KIRKLANDS
P.O. Box 965005
Orlando, FL, 32896-5005

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION

IN RE: **Santos Domingo Ramirez**

CASE NO.

CHAPTER **13**

Certificate of Service

(Continuation Sheet #1)

GEGRB/OLD NAVY
xxxxxxx0583****
P.O. Box 965005
Orlando, FL, 32896-5005

Kenneth A and Judy Trevithick
1201 Ave C
Scottsbluff, Ne, 69361

Merrick Bank
xxxxxxx4807****
PO Box 9201
Old Bethpage, Ny, 11804-9001

GTF SERVICES LLC
xxxxxxxxxxxxx9954
5005 W 81ST PLACE
SUITE 201
WESTMINSTER, CO 80031

Lane Bryant Retail
x4193****
PO Box 182789
Columbus, Oh, 43218-2789

MIDLAND CREDIT MGMT INC
xx2902****
8875 Aero Dr Ste 200
San Diego , CA-921232255

GTF SERVICES LLC
xxxxxxxxxxxxx7294
5005 W 81ST PLACE
SUITE 201
WESTMINSTER, CO 80031

LB Retail
xxxxxxx7164****
450 Winks Lane
Data Reporting
Bensalem, Pa, 19020

MIDLAND CREDIT MGMT INC
xx4425****
8875 Aero Dr Ste 200
San Diego , CA-921232255

GTF SERVICES LLC
xxxxxxxxxxxxx5687
5005 W 81ST PLACE
SUITE 201
WESTMINSTER, CO 80031

LVNV FUNDING LLC
xxxxxxx7668****
PO BOX 10584
Greenville, SC 296030584

MIDLAND CREDIT MGMT INC
xx2944****
8875 Aero Dr Ste 200
San Diego , CA-921232255

HOUSEHOLD CREDIT SERVICES
xxxxxxx1027****
PO Box 98706
Las Vegas , NV-891938706

LVNV FUNDING LLC
xxxxxxx9346****
PO BOX 10584
Greenville, SC 296030584

NELNET
xxxxxxx4265****
Tpd Servicing
3015 S. Parker Rd Ste 400
Aurora, Co, 800142904

HOUSEHOLD CREDIT SERVICES
xxxxxxx0428****
PO Box 98706
Las Vegas , NV-891938706

LVNV FUNDING LLC
xxxxxxx4780****
PO BOX 10584
Greenville, SC 296030584

New South Federal Savings
xxxxx1803****
425 Phillips Blvd
Ewing, NJ, 08618-1430

HSBC BANK
PO BOX 5253
CAROL STREAM, IL 60197

LVNV FUNDING LLC
xxx0766
PO BOX 10584
Greenville, SC 296030584

North American Credit Serv
xxxxx1618****
2810 Walker Rd
Chattanooga, TN, 37421-1082

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION

IN RE: **Santos Domingo Ramirez**

CASE NO.

CHAPTER **13**

Certificate of Service

(Continuation Sheet #2)

North Star Capital Acquisitions
xxxx1810
170 No Pointe Parkway # 300
Amherst, NY 14228-1991

Scotts Bluff County Attorney
1725 10th Street
Gering, NE 69341

WFFNB?LANE BRYANT
xxxxxxxx7164****
PO BOX
Columbus, Oh, 432182789

ONEWEST BANK
xxxxx0680****
6900 Beatrice Dr
Kalamazoo, MI, 49009-9559

Scotts Bluff County Treasurer
Administration Bldg. - 1st Floor
1825 10th Street
Gering, NE 69341

Online Collections GRVL
xxxxxxxx0136****
202 Firetower Rd
Winterville, NC, 28590-8412

Shell/Citibank CBNA
xx3602****
PO Box 6497
Citicbank Credit Bureau Dispute
Sioux Falls, Sd, 57117-6497

PANHANDLE COLLECTIONS
xxxx1482
P.O. Box 1408
1512 1ST AVE
SCOTTSBLUFF, NE 69363-1408

Sound Credit Services
751
2806 Colby Ave
Everett, Wa, 98201

PORTFOLIO RECOVERY ASSOC
xxxxx-xxxxxx7164****
Riverside Commerce Center
120 Corporate Blvd Ste 100
Norfolk, VA 235024962

US Department of Education
xxxxxxxx6501****
101 Marietta Tower Ste 423
Atlanta, GA, 30323-0001

RJM Acquisitions
xxx6855****
575 Underhill BLVD Ste 224
Syosset, NY, 11791

US Department of Education
x x x-xxxxxx021D****
830 First St E Room 44F3
Union Center Plaza 4th Fl
Washington, DC, 20202-0001

RJM Acquisitions
xxxxxxx5324
575 Underhill BLVD Ste 224
Syosset, NY, 11791

WFFNB/VS
x9435****
PO Box 182789
Columbus, Oh, 43218-2789

B 22C (Official Form 22C) (Chapter 13) (12/10)
In re: **Santos Domingo Ramirez**

Case Number:

According to the calculations required by this statement:
☒ **The applicable commitment period is 3 years.**
☐ **The applicable commitment period is 5 years.**
☐ **Disposable income is determined under § 1325(b)(3).**
☒ **Disposable income is not determined under § 1325(b)(3).**
 (Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME														
Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input checked="" type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.														
1	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			Column A Debtor's Income	Column B Spouse's Income									
2	Gross wages, salary, tips, bonuses, overtime, commissions.			\$412.08										
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV. <table border="1" style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 75%;">Gross receipts</td> <td style="width: 20%; text-align: right;">\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>			a.	Gross receipts	\$0.00	b.	Ordinary and necessary business expenses	\$0.00	c.	Business income	Subtract Line b from Line a	\$0.00	
a.	Gross receipts	\$0.00												
b.	Ordinary and necessary business expenses	\$0.00												
c.	Business income	Subtract Line b from Line a												
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. <table border="1" style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 75%;">Gross receipts</td> <td style="width: 20%; text-align: right;">\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>			a.	Gross receipts	\$0.00	b.	Ordinary and necessary operating expenses	\$0.00	c.	Rent and other real property income	Subtract Line b from Line a	\$0.00	
a.	Gross receipts	\$0.00												
b.	Ordinary and necessary operating expenses	\$0.00												
c.	Rent and other real property income	Subtract Line b from Line a												
5	Interest, dividends, and royalties.			\$0.00										
6	Pension and retirement income.			\$1,556.00										
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.			\$0.00										
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:													
	<table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 25%; text-align: center;">Debtor \$0.00</td> <td style="width: 25%; text-align: center;">Spouse</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$0.00	Spouse	\$0.00								
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$0.00	Spouse												
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.													
	<table border="1" style="width: 100%;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 75%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> </table>			a.			b.			\$0.00				
a.														
b.														

B 22C (Official Form 22C) (Chapter 13) (12/10)

10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$1,968.08
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$1,968.08

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the amount from Line 11.	\$1,968.08									
13	<p>Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1"> <tr> <td>a.</td><td></td><td></td></tr> <tr> <td>b.</td><td></td><td></td></tr> <tr> <td>c.</td><td></td><td></td></tr> </table> <p>Total and enter on Line 13.</p>	a.			b.			c.			\$0.00
a.											
b.											
c.											
14	Subtract Line 13 from Line 12 and enter the result.	\$1,968.08									
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$23,616.96									
16	<p>Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p> <p>a. Enter debtor's state of residence: <u>Nebraska</u> b. Enter debtor's household size: <u>1</u></p>	\$40,429.00									
17	<p>Application of § 1325(b)(4). Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.</p> <p><input type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.</p>										

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	Enter the amount from Line 11.	\$1,968.08									
19	<p>Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1"> <tr> <td>a.</td><td></td><td></td></tr> <tr> <td>b.</td><td></td><td></td></tr> <tr> <td>c.</td><td></td><td></td></tr> </table> <p>Total and enter on Line 19.</p>	a.			b.			c.			\$0.00
a.											
b.											
c.											

B 22C (Official Form 22C) (Chapter 13) (12/10)

20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$1,968.08
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$23,616.96
22	Applicable median family income. Enter the amount from Line 16.	\$40,429.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. <input checked="" type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. DO NOT COMPLETE PARTS IV, V, OR VI.	

Part IV. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number or persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.			
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.			
	Persons under 65 years of age		Persons 65 years of age or older	
	a1.	Allowance per person	a2.	Allowance per person
	b1.	Number of persons	b2.	Number of persons
	c1.	Subtotal	c2.	Subtotal
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.			

B 22C (Official Form 22C) (Chapter 13) (12/10)

25B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" data-bbox="199 359 1328 506"> <tr> <td data-bbox="199 359 243 394">a.</td> <td data-bbox="256 359 987 394">IRS Housing and Utilities Standards; mortgage/rent expense</td> <td data-bbox="1000 359 1328 394"></td> </tr> <tr> <td data-bbox="199 394 243 468">b.</td> <td data-bbox="256 394 987 468">Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td data-bbox="1000 394 1328 468"></td> </tr> <tr> <td data-bbox="199 468 243 506">c.</td> <td data-bbox="256 468 987 506">Net mortgage/rental expense</td> <td data-bbox="1000 468 1328 506">Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rent expense		b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47		c.	Net mortgage/rental expense	Subtract Line b from Line a.	
a.	IRS Housing and Utilities Standards; mortgage/rent expense										
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47										
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
26	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>										
27A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>										
27B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>										

B 22C (Official Form 22C) (Chapter 13) (12/10)

28	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 30%;"></td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td><td></td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs		b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47		c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	
a.	IRS Transportation Standards, Ownership Costs										
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47										
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
29	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 30%;"></td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td><td></td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 2</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs		b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47		c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	
a.	IRS Transportation Standards, Ownership Costs										
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47										
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
30	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.</p>										
31	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.</p>										
32	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.</p>										
33	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 49.</p>										
34	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>										
35	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare--such as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.</p>										
36	<p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 39.</p>										
37	<p>Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service--such as pagers, call waiting, caller id, special long distance, or internet service--to the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.</p>										
38	<p>Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.</p>										

B 22C (Official Form 22C) (Chapter 13) (12/10)

Subpart B: Additional Living Expense Deductions											
Note: Do not include any expenses that you have listed in Lines 24-37											
39	<p>Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1"> <tr> <td>a.</td> <td>Health Insurance</td> <td></td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td></td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td></td> </tr> </table> <p>Total and enter on Line 39</p> <p>IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:</p> <p>_____</p>	a.	Health Insurance		b.	Disability Insurance		c.	Health Savings Account		
a.	Health Insurance										
b.	Disability Insurance										
c.	Health Savings Account										
40	<p>Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. DO NOT INCLUDE PAYMENTS LISTED IN LINE 34.</p>										
41	<p>Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.</p>										
42	<p>Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.</p>										
43	<p>Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.</p>										
44	<p>Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.</p>										
45	<p>Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). DO NOT INCLUDE ANY AMOUNT IN EXCESS OF 15% OF YOUR GROSS MONTHLY INCOME.</p>										
46	<p>Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.</p>										

B 22C (Official Form 22C) (Chapter 13) (12/10)

Subpart C: Deductions for Debt Payment

47	<p>Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 15%;">Average Monthly Payment</th> <th style="width: 20%;">Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td></td> <td><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td>b.</td> <td></td> <td></td> <td></td> <td><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td>c.</td> <td></td> <td></td> <td></td> <td><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Total: Add Lines a, b and c</td> <td></td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.				<input type="checkbox"/> yes <input type="checkbox"/> no	b.				<input type="checkbox"/> yes <input type="checkbox"/> no	c.				<input type="checkbox"/> yes <input type="checkbox"/> no				Total: Add Lines a, b and c		
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c.				<input type="checkbox"/> yes <input type="checkbox"/> no																							
			Total: Add Lines a, b and c																								
48	<p>Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 35%;">1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td>Total: Add Lines a, b and c</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.				b.				c.							Total: Add Lines a, b and c						
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b.																											
c.																											
			Total: Add Lines a, b and c																								
49	<p>Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 33.</p>																										
50	<p>Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">Projected average monthly chapter 13 plan payment.</td> <td style="width: 35%;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td style="text-align: center;">%</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Average monthly administrative expense of chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </tbody> </table>	a.	Projected average monthly chapter 13 plan payment.		b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	%	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b																	
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c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b																									
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.																										
Subpart D: Total Deductions from Income																											
52	Total of all deductions from income. Enter the total of Lines 38, 46 and 51.																										

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	<p>Total current monthly income. Enter the amount from Line 20.</p>	
54	<p>Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.</p>	

Part VI: ADDITIONAL EXPENSE CLAIMS

Part VII: VERIFICATION

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Current Monthly Income Calculation Details

In re: **Santos Domingo Ramirez**

Case Number:

Chapter: **13**

2. Gross wages, salary, tips, bonuses, overtime commissions.

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
Debtor	Regional West Medical Center						
	\$0.00	\$320.01	\$459.24	\$583.81	\$860.60	\$248.82	\$412.08

6. Pension and retirement income.

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
Debtor	Social Security Benefits						
	\$1,556.00	\$1,556.00	\$1,556.00	\$1,556.00	\$1,556.00	\$1,556.00	\$1,556.00

Underlying AllowancesIn re: **Santos Domingo Ramirez**

Case Number:

Chapter: **13**

Median Income Information	
State of Residence	Nebraska
Household Size	1
Median Income per Census Bureau Data	\$40,429.00

National Standards: Food, Clothing, Household Supplies, Personal Care, and Miscellaneous	
Region	US
Family Size	1
Gross Monthly Income	\$1,968.08
Income Level	Not Applicable
Food	\$301.00
Housekeeping Supplies	\$30.00
Apparel and Services	\$86.00
Personal Care Products and Services	\$32.00
Miscellaneous	\$116.00
Additional Allowance for Family Size Greater Than 4	\$0.00
Total	\$565.00

National Standards: Health Care (only applies to cases filed on or after 1/1/08)	
Household members under 65 years of age	
Allowance per member	\$60.00
Number of members	0
Subtotal	\$0.00
Household members 65 years of age or older	
Allowance per member	\$144.00
Number of members	0
Subtotal	\$0.00
Total	\$0.00

Local Standards: Housing and Utilities	
State Name	Nebraska
County or City Name	Scotts Bluff County
Family Size	Family of 1
Non-Mortgage Expenses	\$404.00
Mortgage/Rent Expense Allowance	\$704.00
Minus Average Monthly Payment for Debts Secured by Home	\$9.74
Equals Net Mortgage/Rental Expense	\$694.26
Housing and Utilities Adjustment	\$0.00

Underlying Allowances

10/15/2012 08:21:02am

In re: **Santos Domingo Ramirez**

Case Number:

Chapter: **13**

Local Standards: Transportation; Vehicle Operation/Public Transportation		
Transportation Region	Midwest Region	
Number of Vehicles Operated	1	
Allowance	\$212.00	
Local Standards: Transportation; Additional Public Transportation Expense		
Transportation Region	Midwest Region	
Allowance (if entitled)	\$182.00	
Amount Claimed	\$0.00	
Local Standards: Transportation; Ownership/Lease Expense		
Transportation Region	Midwest Region	
Number of Vehicles with Ownership/Lease Expense	1	
	First Car	Second Car
Allowance	\$517.00	
Minus Average Monthly Payment for Debts Secured by Vehicle	\$0.00	
Equals Net Ownership / Lease Expense	\$517.00	

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA
LINCOLN DIVISION

IN RE:

Santos Domingo Ramirez

Debtor(s)

§
§
§
§
§

Case No. _____

Chapter 13

**DECLARATION FOR ELECTRONIC FILING OF BANKRUPTCY
PETITION, LISTS, STATEMENTS, AND SCHEDULES**

PART I: DECLARATION OF PETITIONER:

As an individual debtor in this case, or as the individual authorized to act on behalf of the corporation, partnership, or limited liability company seeking bankruptcy relief in this case, I hereby request relief as, or on behalf of, the debtor in accordance with the chapter of title 11, United States Code, specified in the petition to be filed electronically in this case. I have read the information provided in the petition, lists, statements, and schedules to be filed electronically in this case and I HEREBY DECLARE UNDER PENALTY OF PERJURY that the information provided therein, as well as the social security information disclosed in this document, is true and correct. I understand that this Declaration is to be filed with the Bankruptcy Court within five (5) business days after the petition, lists, statements, and schedules have been filed electronically. I understand that a failure to file the signed original of this Declaration will result in the dismissal of my case.

☐ *[Only include for Chapter 7 individual petitioners whose debts are primarily consumer debts] --*

I am an individual whose debts are primarily consumer debts and who has chosen to file under chapter 7. I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each chapter, and choose to proceed under chapter 7.

☐ *[Only include if petitioner is a corporation, partnership or limited liability company] --*

I hereby further declare under penalty of perjury that I have been authorized to file the petition, lists, statements, and schedules on behalf of the debtor in this case.

Date: 10/15/2012

/s/ Santos Domingo Ramirez
Santos Domingo Ramirez
Debtor
Soc. Sec. No. xxx-xx-8021

PART II: DECLARATION OF ATTORNEY:

I declare UNDER PENALTY OF PERJURY that: (1) I will give the debtor(s) a copy of all documents referenced by Part I herein which are filed with the United States Bankruptcy Court; and (2) I have informed the debtor(s), if an individual with primarily consumer debts, that he or she may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

Date: 10/15/2012

/s/ Eric M. Stott
Eric M. Stott, Attorney for Debtor